



January 10th, 2014

Konstantin Kouklev
Plastic Card Enterprise Ltd.
45A Nizhneyukovskaya Str.
Kyiv 04080

Re: *EMVCo Letter of Approval – EMV CPA Application Card Product*

Approval Number: PLCA0074v1

Approval Date: January 10, 2014

Approval Expiration Date: September 9, 2016

Product Provider Name:	Plastic Card Enterprise Ltd.
Product Provider Registration:	PLCA
Product Name: (as will appear on the EMVCo website list of approved products)	Pectoral n-CPA f156 Version 1.1
Implementation Conformance Statement:	PLCA0074v1
IC Compliance Certificate:	ICCN0160 - 08-Jul-2011
Card Compliance Certificate:	CCN0061 - 09-Sep-2013
EMV Specification:	Version 4.3 - November 2011
EMV Specification Bulletins:	N/A
Card Level 1 Test Cases:	Version 4.3.a - September 2012
Card Level 1 Test Cases Bulletins:	N/A
CPA Specification:	Version 1.0 - December 2005
CPA Specification Bulletins:	56 2 nd Ed, 90
CPA Test Cases:	Version 1.0.h - September 2012
CPA Test Cases Bulletins:	N/A

Dear Mr. Kouklev

EMVCo, LLC ("EMVCo"), a Delaware limited liability company, has received your request for EMV CPA Application card type approval for the above referenced card product. In connection with your Request for Approval dated December 17th, 2013 attached hereto as Attachment B, we have reviewed all reports submitted as evidence of compliance to EMV Specification, CPA Specification, and EMVCo security requirements.

After assessing such request, EMVCo has found reasonable evidence that the submitted samples of the above referenced card product sufficiently conform to EMV Specification and CPA Specification.

For a more detailed listing of the features supported by the card please review the Implementation Conformance Statement attached hereto as Attachment C.

EMVCo hereby (a) grants your EMVCo card type approval, based on the requirements stated in the EMV Specifications and CPA Specifications, and (b) agrees to include your EMV CPA Application card product in EMVCo's list of approved products. EMVCo card type approval does not extend to portions or components of a card or application that are not defined by the EMV Specification or CPA Specification. EMVCo's grant to your EMV CPA Application card product is subject to and specifically incorporates (i) the General Terms and Conditions to the Letter of Approval enclosed as Exhibit A, and (ii) the Specific Terms and Conditions to the Letter of Approval attached hereto as Attachment A. Because EMVCo's grant is subject to such limitations, including certain events of termination, you and any third parties should confirm that such approval is current and has not been terminated by referring to the EMVCo list of approved products.

This Letter of Approval is effective on dispatch from

EMVCo, LLC, a Delaware limited liability company

By:

Name: Sherri Tasto

Title: EMVCo Card Type Approval

Attachment A

Specific Terms and Conditions to Letter of Approval

During testing, the following issues were identified. Restrictions identified must be disclosed to customers (Issuers or other product providers to whom the Product Provider intends to sell the product).

Comments, if any:

None.